



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

**DECLARATION FOR UTILITY OR  
DESIGN  
PATENT APPLICATION  
(37 CFR 1.63)**

Declaration Submitted With Initial Filing       Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required)  
**OR**

Attorney Docket Number	IDE0002-US
First Named Inventor	Kevin Colleran
<b><i>COMPLETE IF KNOWN</i></b>	
Application Number	10/714,934
Filing Date	November 18, 2003
Group Art Unit	Not Yet Assigned
Examiner Name	Not Yet Assigned

**As a below named inventor, I hereby declare that:**

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

## SYSTEM AND METHOD FOR ELECTRONIC CONSENT AND DELIVERY OF FINANCIAL AND/OR OTHER TRANSACTION-RELATED INFORMATION

the specification of which *(Title of the Invention)*

is attached hereto

OR

was filed on (MM/DD/YYYY) 11/18/03 as United States Application Number or PCT International

Application Number 10/714,934 and was amended on (MM/DD/YYYY) \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims as amended specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or of any PCT international application having a filing date before that of the application on which priority is

Prior Foreign Application Number(s)      Country      Foreign Filing Date (MM/DD/YYYY)      Priority Not Claimed      Certified Copy Attached?						
					YES	NO
			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto:

[Page 1 of 2]

Burden Hour Statement: This form is estimated to take 21 minutes to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

**DECLARATION — Utility or Design Patent Application**

Direct all correspondence to:  Customer Number  
or Bar Code Label 27510 OR  Correspondence address below

Name

Address

City

State

ZIP

Country

Telephone

Fax

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**NAME OF SOLE OR FIRST INVENTOR:**  A petition has been filed for this unsigned inventor

Given Name  
(first and middle [if any])

Kevin

Family Name  
or Surname

Colleran

Inventor's  
Signature

3/10/04

Hoboken

NJ

USA

USA

Residence: City

State

Country

Citizenship

109 Jackson Street, Apt. #4A

Mailing Address

Hoboken

NJ

07030

USA

City

State

Zip

Country

**NAME OF SECOND INVENTOR:**  A petition has been filed for this unsigned inventorGiven Name  
(first and middle [if any])

John

Family Name  
or Surname

Hester

Inventor's  
Signature

Date

3-10-04

Bayonne

NJ

USA

USA

Residence: City

State

Country

Citizenship

18 Story Street

Mailing Address

Bayonne

NJ

07002

USA

City

State

Zip

Country

 Additional inventors are being named on the \_\_\_\_\_ supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.